

In re:
Pamela Lenora Wheeler
Debtor

Case No. 12-11295-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db +Pamela Lenora Wheeler, 14 Elder Avenue, Yeadon, PA 19050-2820
12709489 +American Home Mortgage Servicing, Inc., Bankruptcy Department,
1525 S. Beltline Road Suite 100 North, Coppell, Texas 75019-4913
12786218 Figi's Inc., Attn: Recovery Operations, PO Box 7713, Marshfield, WI 54449-7713

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: bankruptcy@phila.gov Oct 28 2017 01:27:17 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 28 2017 01:27:07 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12810631 EDI: RESURGENT.COM Oct 28 2017 01:23:00 Ashley Funding Services, LLC its successors and,
assigns as assignee of LabCorp, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
12747604 EDI: ECMC.COM Oct 28 2017 01:23:00 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
12768794 +EDI: IRS.COM Oct 28 2017 01:23:00 Internal Revenue Service, P O Box 7346,
Philadelphia, Pa 19101-7346
13173437 EDI: RESURGENT.COM Oct 28 2017 01:23:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
12810632 EDI: RESURGENT.COM Oct 28 2017 01:23:00 LVNV Funding, LLC its successors and assigns as,
assignee of Cash Call, Inc, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
12749399 EDI: PRA.COM Oct 28 2017 01:23:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13037399 +EDI: PRA.COM Oct 28 2017 01:23:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
12734656 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:26:40
Pennsylvania Department Of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
12678821 EDI: Q3G.COM Oct 28 2017 01:23:00 Quantum3 Group LLC as agent for,
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788
12678823 EDI: Q3G.COM Oct 28 2017 01:23:00 Quantum3 Group LLC as agent for,
World Financial Capital Bank, PO Box 788, Kirkland, WA 98083-0788
12680668 EDI: Q3G.COM Oct 28 2017 01:23:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
12695291 EDI: TFSR.COM Oct 28 2017 01:23:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
12968795 +EDI: OPHSUBSID.COM Oct 28 2017 01:23:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Toyota Motor Credit Corporation paeb@fedphe.com
GEORGETTE MILLER on behalf of Debtor Pamela Lenora Wheeler info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com/mlee@georgettemillerlaw.com/gmecfmail@gmail.com/cfink@georgettemille
rlaw.com/r50524@notify.bestcase.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

JEROME B. BLANK on behalf of Creditor Toyota Motor Credit Corporation paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Deutsche Bank National Trust Company, et al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
STEVEN B. KANTROWITZ on behalf of Creditor Toyota Motor Credit Corporation skantro@aol.com
THOMAS I. PULEO on behalf of Creditor Deutsche Bank National Trust Company, et al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

Information to identify the case:					
Debtor 1	<u>Pamela Lenora Wheeler</u>			Social Security number or ITIN	xxx-xx-6764
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 12-11295-elf					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela Lenora Wheeler

10/26/17

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.